

EXHIBIT 18

From: "BMF BACKOFFICE" <funding@bmfcapitalllc.com>

To: "Gabe Isaacov" <gabe@bmfcapitalllc.com>, "Josh Lubin" <josh@spincapital.com>

Subject: Re: KTL Holdings Signed

Date: Tue, 30 Mar 2021 17:47:19 -0400

Importance: Normal

done

From: Gabe Isaacov <gabe@bmfcapitalllc.com>

Sent: Tuesday, March 30, 2021 12:04 PM

To: Josh Lubin <josh@spincapital.com>

Cc: BMF BACKOFFICE <funding@bmfcapitalllc.com>

Subject: Re: KTL Holdings Signed

Chana pls switch debits to chas acocunt Josh pls send the chase account

Sent from my iPhone

On Mar 30, 2021, at 11:18 AM, Josh Lubin <josh@spincapital.com> wrote:

Please switch over debits to the chase account you wired too.

Sent from my Verizon, Samsung Galaxy smartphone

Get [Outlook for Android](#)

From: BMF BACKOFFICE <funding@bmfcapitalllc.com>

Sent: Friday, March 26, 2021 1:58:43 PM

To: Josh Lubin <josh@spincapital.com>; Gabe Isaacov <gabe@bmfcapitalllc.com>

Subject: Re: KTL Holdings Signed

Yes, will be there shortly

Chana Tach

Chief Financial Officer

Office Line: 646-979-1223

Email: Funding@bmfcapitalllc.com

<Outlook-i41naa4h.png>

From: Josh Lubin <josh@spincapital.com>

Sent: Friday, March 26, 2021 1:57 PM

To: Gabe Isaacov <gabe@bmfcapitalllc.com>; BMF BACKOFFICE <funding@bmfcapitalllc.com>

Subject: Re: KTL Holdings Signed

To chase?

Sent from my Verizon, Samsung Galaxy smartphone

Get [Outlook for Android](#)

From: BMF BACKOFFICE <funding@bmfcapitalllc.com>
Sent: Friday, March 26, 2021 1:55:59 PM
To: Josh Lubin <josh@spincapital.com>; Gabe Isaacov <gabe@bmfcapitalllc.com>
Subject: Re: KTL Holdings Signed

SENT

Chana Tach
Chief Financial Officer
Office Line: 646-979-1223
Email: Funding@bmfcapitalllc.com
<Outlook-hmmx4pgh.png>

From: Josh Lubin <josh@spincapital.com>
Sent: Friday, March 26, 2021 12:29 PM
To: Gabe Isaacov <gabe@bmfcapitalllc.com>; BMF BACKOFFICE <funding@bmfcapitalllc.com>
Subject: RE: KTL Holdings Signed

Wire sent?

From: Josh Lubin
Sent: Friday, March 26, 2021 11:17 AM
To: 'Gabe Isaacov' <gabe@bmfcapitalllc.com>; BMF BACKOFFICE <funding@bmfcapitalllc.com>
Subject: RE: KTL Holdings Signed

Wire to account attached and debit 20k a day from the same account.

El dorado hills ins solutions inc
4511 golden foothill pkwy
Suite 1
El dorado hills ca 95762

From: Gabe Isaacov <gabe@bmfcapitalllc.com>
Sent: Friday, March 26, 2021 10:27 AM
To: BMF BACKOFFICE <funding@bmfcapitalllc.com>
Cc: Josh Lubin <josh@spincapital.com>
Subject: Fwd: KTL Holdings Signed

Chana pls wire 100K to merchant

Chana you should have the vc here already but Josh pls send the vc chana switch debit too 25k I believe it's @ 8k now will get you new fl #

Sent from my iPhone

Begin forwarded message:

From: Josh Lubin <josh@spincapital.com>
Date: March 25, 2021 at 4:58:15 PM EDT

To: Gabe Isaacov <gabe@bmfcapitalllc.com>

Subject: KTL Holdings Signed

100k Net going to try and get away with a 40k PSF on the funding call.

Sincerely,

Josh Lubin

President

Spin Capital

Office: 786-496-9502

Cell: 732-608-4905

josh@spincapital.com